

FACTS**WHAT DOES GLACIER BANK DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and account transactions

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Glacier Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information		Does Glacier Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
For our marketing purposes— to offer our products and services to you		Yes	No
For joint marketing with other financial companies		Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences		Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness		No	We don't share
For nonaffiliates to market to you		No	We don't share
Questions?	Call or go to the appropriate website listed:	Main Phone	Telephone Banking
	Altabank	www.altabank.com	Ph: 800-815-2265
	Bank of the San Juans	www.banksanjuans.com	Ph: 970-247-1818
	Citizens Community Bank	www.ccb-idaho.com	Ph: 208-232-5373
	Collegiate Peaks Bank	www.collegiatepeaksbank.com	Ph: 719-395-2472
	First Bank of Montana	www.1stbmt.com	Ph: 406-538-7471
	First Bank of Wyoming	www.gofirstbank.com	Ph: 800-377-6909
	First Community Bank Utah	www.fcbutah.com	Ph: 801-813-1600
	First Security Bank of Bozeman	www.ourbank.com	Ph: 406-585-3800
	First Security Bank of Missoula	www.fsbmsla.com	Ph: 406-728-3115
	First State Bank	www.fsbwy.com	Ph: 307-322-5222
	Foothills Bank	www.foothillsbank.com	Ph: 800-288-8244
	Glacier Bank	www.glacierbank.com	Ph: 800-735-4371
	Heritage Bank of Nevada	www.heritagebanknevada.com	Ph: 775-348-1000
	Mountain West Bank	www.mountainwestbank.com	Ph: 800-641-5401
	North Cascades Bank	www.northcascadesbank.com	Ph: 800-603-9342
Valley Bank of Helena	www.valleybankhelena.com	Ph: 406-495-2400	
Western Security Bank	www.westernsecuritybank.com	Ph: 406-238-8820	
Wheatland Bank	www.wheatland.bank	Ph: 888-896-2577	

Who we are	
Who is providing this notice?	Glacier Bank and its Divisions (list of divisions below)
What we do	
How does Glacier Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Glacier Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your credit or debit card <p>We also collect your personal information from others such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Our affiliates include financial companies related by common ownership control. The entities jointly providing this notice are listed at the end of the form.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Glacier Bank does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Our joint marketing partners include companies such as financial service companies.

Glacier Bank divisions include:

Altabank, Division of Glacier Bank
 Bank of the San Juans, Division of Glacier Bank
 Citizens Community Bank, Division of Glacier Bank
 Collegiate Peaks Bank, Division of Glacier Bank
 First Bank of Montana, Division of Glacier Bank
 First Bank of Wyoming, Division of Glacier Bank
 First Community Bank Utah, Division of Glacier Bank
 First Security Bank of Bozeman, Division of Glacier Bank
 First Security Bank of Missoula, Division of Glacier Bank
 First State Bank, Division of Glacier Bank
 Foothills Bank, Division of Glacier Bank
 Glacier Bank
 Heritage Bank of Nevada, Division of Glacier Bank
 Mountain West Bank, Division of Glacier Bank
 North Cascades Bank, Division of Glacier Bank
 Valley Bank of Helena, Division of Glacier Bank
 Western Security Bank, Division of Glacier Bank
 Wheatland Bank, Division of Glacier Bank

33 East Main Street, American Fork, UT 84003
 144 East 8th Street, Durango, CO 81301
 PO Box 1689, Pocatello, ID 83204-1689
 PO Box 3009, Buena Vista, CO 81211
 PO Box 540, Lewistown, MT 59457
 245 E 1st Street, Powell, WY 82435
 12 South Main Street, Layton, UT 84041
 208 E Main Street, Bozeman, MT 59715
 1704 Dearborn, Missoula, MT 59801
 1405 16th Street, Wheatland, WY 82201
 11689 S Foothills Blvd, Yuma, AZ 85367
 PO Box 27, Kalispell, MT 59903-0027
 2330 S Virginia Street, Reno, NV 89502
 125 Ironwood Drive, Coeur D'Alene, ID 83814
 PO Box 1648, Chelan, WA 98816
 PO Box 5269, Helena, MT 59604
 PO Box 20637, Billings, MT 59104-0637
 222 North Wall Street, Spokane, WA 99201